

In re:
Juan Carlos V. Malabuyo
Debtor

Case No. 24-13395-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Juan Carlos V. Malabuyo, 1807 Harmon Road, Conshohocken, PA 19428-1206
14929236	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14937670	+ Pennymac Loan Services, LLC, C/O Denise Carlon, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14929259	+ Trisha T. Malabuyo, 1807 Harmon Road, Conshohocken, PA 19428-1206
14938300	Truist Bank, Truist Bank, Support Services, PO Box 85092, VA 23286

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14929240	Email/Text: legal@arsnational.com	Feb 27 2025 00:55:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
14930244	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:39:48	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14944737	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 03:05:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14929239	+ Email/Text: ally@ebn.phinsolutions.com	Feb 27 2025 00:54:00	Ally Financial, Inc., Attn: Bankruptcy, P.O. Box 380901, Bloomington, IL 55438-0901
14929241	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:54:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14948459	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:54:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14929242	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 03:04:52	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14931003	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:29:18	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14932572	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 01:51:28	Capital One N.A. by AIS InfoSource LP as agent, PO Box 71083, Charlotte NC 28272-1083
14932295	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 01:40:11	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14929243	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:39:48	Citibank, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
14929244	^ MEBN	Feb 27 2025 00:26:10	D & A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
14929245	+ Email/Text: mrdiscen@discover.com	Feb 27 2025 00:54:00	Discover Bank, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025

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14931412	Email/Text: mrdiscen@discover.com	Feb 27 2025 00:54:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14930315	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:55:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
14929247	Email/Text: collecadminbankruptcy@fnni.com	Feb 27 2025 00:55:00	First National Bank of Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14929248	Email/Text: administrative@foundationfinance.com	Feb 27 2025 00:55:00	Foundation Finance Company, Attn: Bankruptcy, P.O. Box 437, Schofield, WI 54476
14929249	+ Email/Text: contact@fiwlaw.com	Feb 27 2025 00:55:00	Frederic I. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14929238	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 27 2025 00:55:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14929250	^ MEBN	Feb 27 2025 00:26:23	InDebted USA, Inc., P.O. Box 1201, Farmington, MO 63640-4128
14929251	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14948091	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:55:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
14939937	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 27 2025 00:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14929252	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:39:54	JPMorgan Chase Bank, N.A., P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
14949175	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:55:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago IL 60677-2813
14929253	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 27 2025 00:55:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
14937260	^ MEBN	Feb 27 2025 00:26:15	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14929254	+ Email/PDF: ebnotices@pnmac.com	Feb 27 2025 01:51:03	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
14943328	+ Email/PDF: ebnotices@pnmac.com	Feb 27 2025 01:29:31	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14929255	+ Email/Text: bkrgeneric@penfed.org	Feb 27 2025 00:54:00	Pentagon Federal Credit Union, Attn: Bankruptcy, 2930 Eisenhower Avenue, Alexandria, VA 22314-4557
14967293	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:55:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14929256	+ Email/Text: bknotice@raslavrar.com	Feb 27 2025 00:54:00	RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
14929257	^ MEBN	Feb 27 2025 00:26:33	Ratchford Law Group, P.C., 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507-2161
14933231	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:28:48	Santander Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14929258	+ Email/Text: EBN@Mohela.com	Feb 27 2025 00:54:00	Sofi Lending Corporation, Attn: Bankruptcy, P.O. Box 1022, Chesterfield, MO 63006-1022
14929260	+ Email/Text: bankruptcy@bbandt.com	Feb 27 2025 00:55:00	Truist Bank, P.O. Box 849, Wilson, NC

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14937418	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 27 2025 00:55:00	27894-0849 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14949076	Email/Text: bknotice@upgrade.com	Feb 27 2025 00:54:00	Upgrade, Inc., 2 N Central Ave Floor #10, Phoenix, AZ 85004
14929261	Email/Text: bknotice@upgrade.com	Feb 27 2025 00:54:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
14929246	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 27 2025 00:55:00	Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408
14934400	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 27 2025 00:55:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14929262	+ Email/Text: LCI@upstart.com	Feb 27 2025 00:54:00	Upstart Finance, Attn: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
14930575	^ MEBN	Feb 27 2025 00:26:15	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14929263	+ Email/Text: BKRMailOps@weltman.com	Feb 27 2025 00:55:00	Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14929237	*+	Juan Carlos V. Malabuyo, 1807 Harmon Road, Conshohocken, PA 19428-1206

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Juan Carlos V. Malabuyo spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Juan Carlos V. Malabuyo)	Case No. 24-13395-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: February 25, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court